

P.E.  
12/31/06

1-32007



07048208

Dear  
Shareholders,  
Customers and Communities:

RECD S.E.C.

MAR 21 2007

PROCESSED

MAR 26 2007

THOMSON  
FINANCIAL



NewAlliance Bancshares  
NewAlliance Bancshares 2006 Summary Annual Report



Clearly, 2006 was a challenging year. Even so, we managed to meet Wall Street expectations. Despite our balance sheet and marketplace and business line growth, the year's interest rate environment and the intense competition for deposits caused our margins to decline. These recent months have sometimes felt like sailing into a headwind on Long Island Sound. But headwinds eventually diminish and until they do, we continue to manage expenses with discipline and our businesses with efficiency so that we remain correctly positioned.

Despite a challenging interest rate environment, we produced robust loan growth while retaining excellent credit quality. We increased the contribution of fee income to our total revenues. We improved our company's operating efficiency. Finally, we remained a well-regarded independent community bank that today has 88 branches offering friendly service, local decision-making, a genuine and tangible commitment to our communities, and a wide array of financial products and services.

### 2006 Financial Results

In 2006 we earned net income of \$48.8 million for the year ended December 31, 2006, down 7% from 2005 net income of \$52.6 million. Diluted earnings per share for 2006 were 49 cents, despite the year's strong loan growth and balance sheet expansion. Earnings per share, exclusive of merger related charges, were 51 cents per diluted share, level with 2005 earnings per share, exclusive of merger related charges.

As I predicted a year ago, pressure on net interest margins did not ease in 2006. As a result, we sought broader sources of income through market and channel expansion and by balancing short- and long-term profitability, while working hard to grow our loan and deposit portfolios and keeping fee income a major revenue focus.

Total loans of \$3.82 billion at December 31, 2006 were 17% greater than total loans of \$3.28 billion at December 31, 2005. Year-end 2006 commercial

real estate loans were 25% higher than balances at year-end 2005. Home mortgage loan balances were 17% higher for the same period, including purchased loans. Commercial loans were 11% higher, and consumer loans were 8% higher.

The other side of NewAlliance's balance sheet, deposits, moderately increased from \$3.8 billion at December 31, 2005 to \$3.9 billion at the end of 2006, primarily the result of gains in certificates of deposit balances.

Non-interest income, principally fee income, increased to \$51.6 million in 2006 from \$45.5 million in 2005, an increase of 13%. Depositor service charges, bank-owned life insurance, and gains in trust fees were the major contributors to this increase.

Like others in our industry, we must constantly respond to external factors, most notably changing interest rate environments. And like others, we have not been spared the challenge of balancing pricing with loan and deposit growth. As I wrote here a year ago, we make decisions knowing we must be focused not merely on quarter-to-quarter EPS, but also on our long-term success. That continues to be our position. We know that growth in our loan and deposit portfolios will, in the long run, mean stronger earnings.

## A Continued Focus on Growth

In July of last year we announced our agreement to acquire Westbank Corporation for approximately \$117 million in cash and stock. This 17-branch community bank extends our reach into Massachusetts, just across the border from some of our Connecticut branches, primarily along the Hartford, CT – Springfield, MA corridor. This acquisition is a perfect strategic fit for reasons beyond geographic footprint because Westbank's approach to personal and business banking was similar to ours. We also have a shared tradition of community banking.

Last year we completed our \$48 million acquisition of Cornerstone Bank, adding six branches and \$211 million in assets while at the same time giving us entry into Connecticut's prosperous Fairfield County.

Geographic expansion also helps us grow organically because when we give our existing customers easier access to more branches in areas where we already do business, as is the case with both Cornerstone Bank and Westbank, it helps us grow existing relationships. Case in point: we were a strong business lender in Fairfield County long before acquiring Cornerstone.

### Business Priorities: Growing Loans, Deposits, & Fee Income

Loans grew by \$546 million last year, with double-digit increases in nearly every category:

- Commercial real estate loans were up 25%.
- Commercial and industrial (C&I) loans grew 11%.
- Consumer loans were up 8%.
- And single family home mortgage loans were up 17%.

We are a leader in small- to middle-market commercial lending, a good space to be in considering the nature of the Northeast economy, which is rich with entrepreneurial manufacturing, technology, and service companies.

Residential mortgage rates continue to be quite reasonable on a historic basis. However, consumers have many choices among banks and other financial institutions when it comes to shopping for all types of loans, and we are not always the price leader.

Looking at both our residential and commercial real estate portfolios, we are further protected by our mix of fixed and variable rate loans. In mid-2006, 51% of our residential loan portfolio was made up of adjustable rate loans. For our commercial real estate portfolio this number was higher at 61%. And another



## FOCUS ON LOAN GROWTH:

Last year we produced robust growth in nearly every type of loan, both personal and business. We achieved these results while retaining our excellent credit quality. Our 2006 acquisitions are already strengthening small- and middle-market commercial lending activity. In Fairfield County,

Cornerstone Bank gave us branches in an area where we had already been a C&I and commercial real estate lender. Similarly with our completion of the Westbank acquisition, our emphasis on small- and middle-market commercial lending will serve us well as we move into western Massachusetts.

17% of the commercial portfolio was in construction loans which are usually tied to prime and have a shorter term of under two years.

While not at the same pace, we also increased deposits. Last year deposits were up by 3%, or \$103 million.

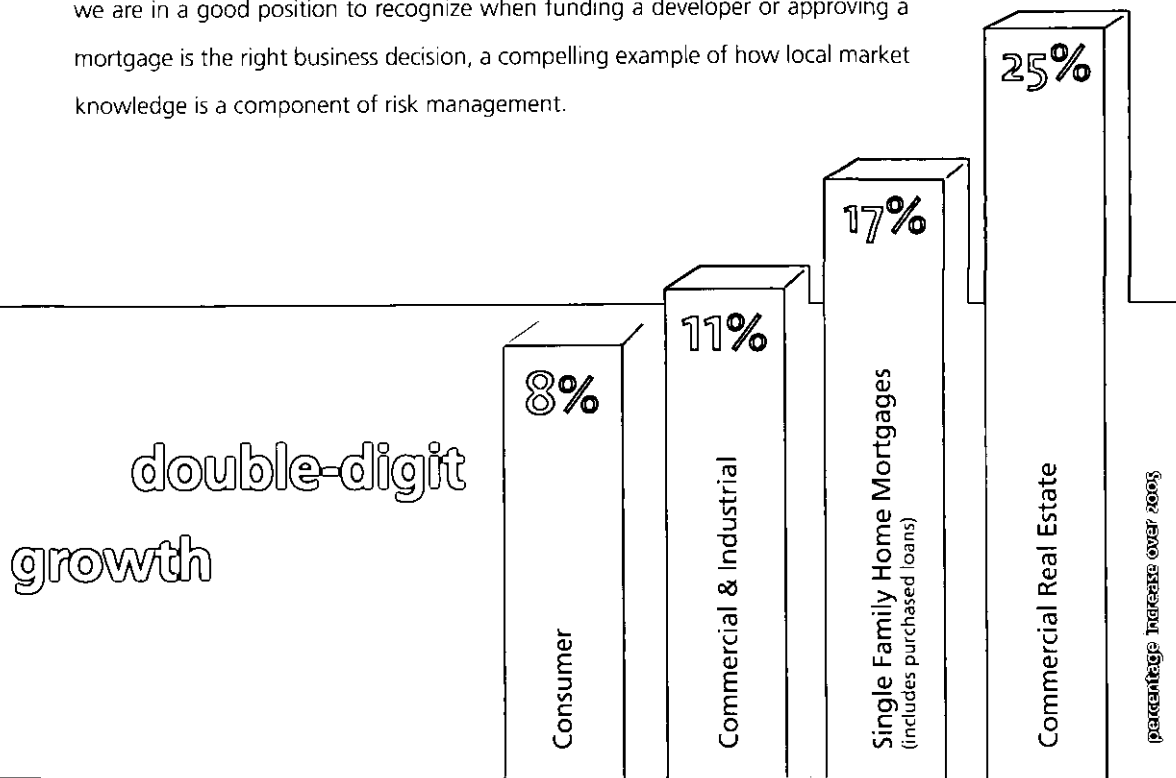
In the area of fee income, non-interest income as a percent of operating revenue rose to 22.6%. Depositor service charges were up 13%, including a 4% rise in merchant services revenue. Income from trust services was up 35%, largely reflecting our acquisition of Trust Company of Connecticut in 2005.

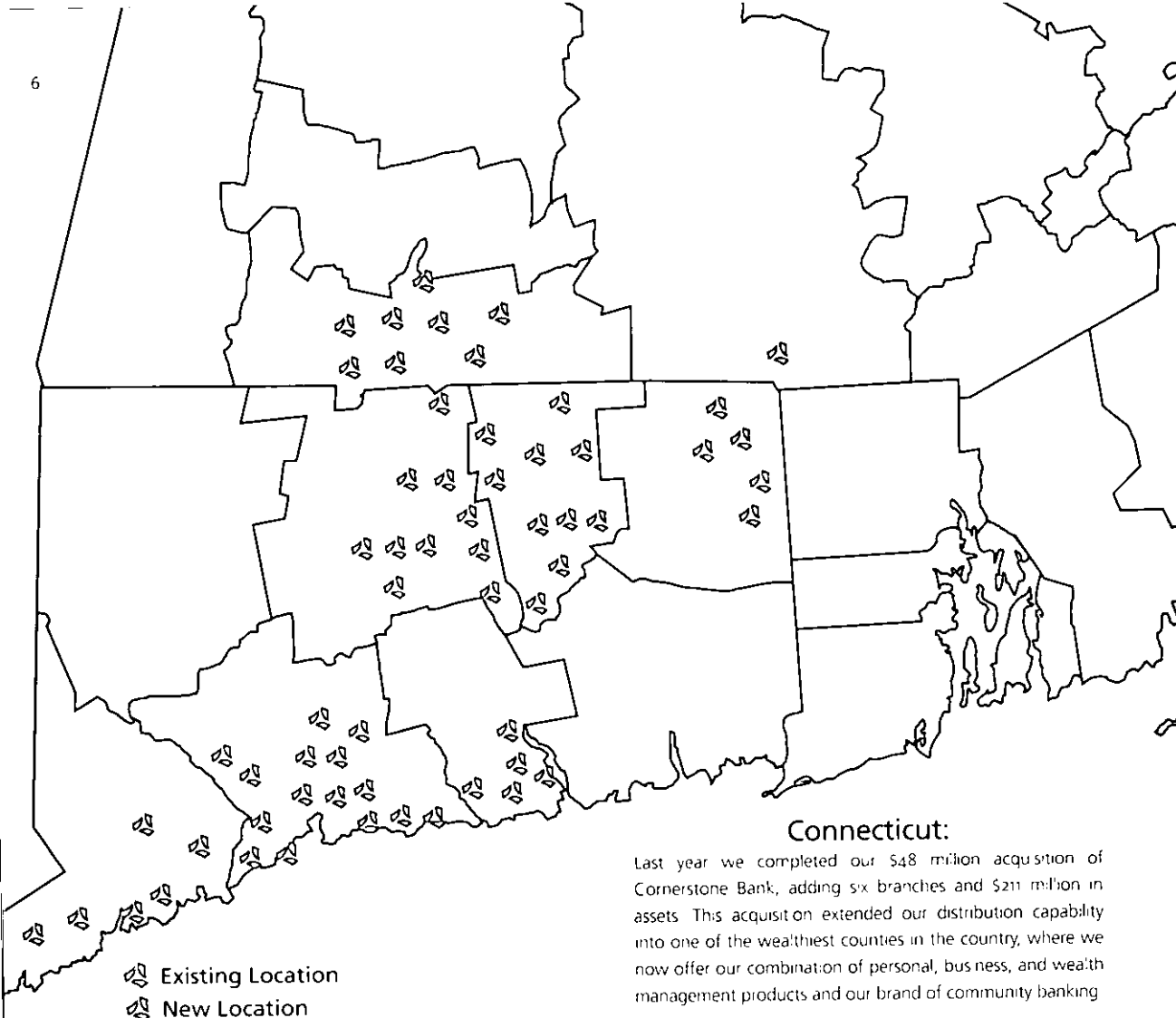
## Maintaining Credit Quality & Rigorous Risk Management

With significant loan growth, how can we maintain excellent asset quality?

At NewAlliance our credit quality is extremely sound. Due to the quality of our underwriting and credit policies, the ratio of non-performing loans to total loans at December 31, 2006 was only 0.33%, only 10 basis points worse than our historically low level at year-end 2005 signaling no worrisome trends in our overall portfolio. Still, we made a modest loan loss provision in the fourth quarter of 2006 in the face of somewhat higher charge-offs and loan growth.

Nationwide, the climate for residential lending is uncertain. In our market, we describe current conditions as a slowdown in a very heated market, and we see disparities between areas that we serve. Because we really know our territories, we are in a good position to recognize when funding a developer or approving a mortgage is the right business decision, a compelling example of how local market knowledge is a component of risk management.





Existing Location  
New Location

#### Connecticut:

Last year we completed our \$48 million acquisition of Cornerstone Bank, adding six branches and \$211 million in assets. This acquisition extended our distribution capability into one of the wealthiest counties in the country, where we now offer our combination of personal, business, and wealth management products and our brand of community banking.

#### Massachusetts:

In July we announced our agreement to acquire Westbank Corporation for approximately \$117 million in cash and stock. This 16-branch community bank extends our reach into Massachusetts, just across the border from some of our Connecticut branches, primarily along the I-91 corridor.



## FOCUS ON ACQUISITIONS:

Since our IPO, we have completed five acquisitions with a total value of \$812 million. Island Bank and Savings Bank of Manchester were purchased concurrent with our 2004 IPO. Our 2005 purchase of First Company of Connecticut brought our total assets under management to over

\$1 billion. Last year our acquisition of Cornerstone Bank brought us into prosperous Fairfield County. Our purchase of Westbank, which closed on the first business day of 2007, brought our unique style of community banking into western Massachusetts. We believe each of these acquisitions

Strengthening our risk management is an ongoing process. Last year we enhanced our Credit Data Warehouse, an unusual measurement tool for a bank our size. We also added early warning systems by intensifying asset review programming and communications with the special assets area of the bank.

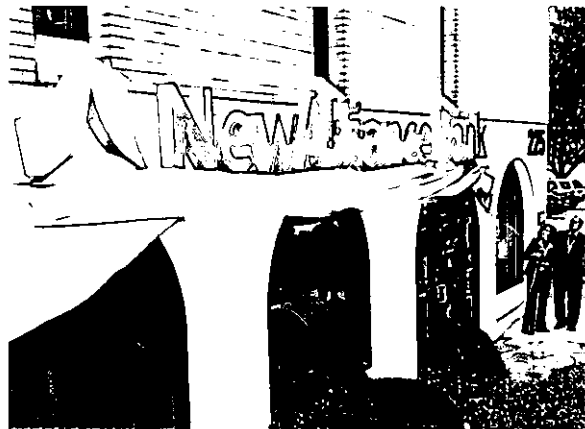
## Deploying Capital Strategically

Since our \$1 billion IPO three years ago, we have announced and completed five acquisitions, each of which we believe brought value, distribution, clout, and a sense of strategic purpose to NewAlliance. Our purchase of Westbank, which we closed on the first business day of 2007, brought the total value of these five transactions to \$872 million.

The Northeast is a desirable target for many financial institutions, and it's no surprise that we are not the only bank looking to make acquisitions. We have an advantage in having local knowledge that in turn gives us shrewd judgment as to value and price – which are not always the same thing. We also have the advantage of having the capital to make the deals.

We also take other steps to deploy our valuable capital. NewAlliance has paid our shareholders a quarterly dividend for each of the eleven quarters it has been a public company. At the end of 2006 that dividend was 6¢ cents per share, increased from 5.5¢ in the second quarter. Also last year, our Board of Directors approved continuing the stock repurchase program that began in 2005, authorizing the repurchase of up to 10 million additional shares. This program was restricted during the period of our initiating and completing the Westbank acquisition.

brought value, distribution, clout, and a sense of strategic purpose to NewAlliance's network that today includes 88 branches and over 100 ATMs



## Expense Control and Improving Operating Efficiency

Besides doing all we can to acquire and keep our customer relationships, we also continuously seek ways to improve the company's operating efficiency.

While non-interest expense increased by 5% from \$141.2 million in 2005 to \$148.1 million in 2006, this increase primarily came in salaries and employee benefits, in large part related to expensing options and acquisitions. Salaries and employee benefits actually declined by nearly \$1 million on a fourth quarter to fourth quarter basis, 2005 to 2006. Between the fourth quarter 2005 and the same quarter a year later, our non-interest expenses actually improved by 5%.

A wide variety of initiatives to better and more efficiently serve customers included the introduction of the "10 Minute Loan," a new procedure that improves productivity without jeopardizing quality. We also implemented a new budgeting and forecasting system that gives us earlier insight into performance data. We launched several process improvements in areas from payroll to benefits, plus we introduced new phone systems into our call center. All of these steps improved productivity in notable ways.

## Remembering Who We Are

When NewAlliance was formed we made a promise: that despite how large or resourceful we may become, we will not change or diminish our commitment to being a community bank.

Three years later it is heartening to see we have kept that promise. Although we have become a much larger, more resourceful bank and a formidable



## FOCUS ON COMMUNITY:

The small steps we take every day to remain true to our community bank character are helped by some big efforts as well. These include the \$50 million NewAlliance Foundation that supports local organizations in towns and cities where we do business, the NewAlliance for Neighborhoods program that is

providing \$27.5 million in funding for low- to moderate-income residents in New Haven, Connecticut, and the NewAlliance Community Development Corporation, a wholly owned for-profit subsidiary of NewAlliance Bank that invests in a wide variety of community projects.



competitor, we have done so while remembering that we are a leading community bank committed to meeting our customers' financial needs and helping to improve their communities.

We have put a great deal of effort and thought as well as award-winning creative resources into establishing the NewAlliance brand and reputation. All that work is paying off. Last year we conducted research about the importance of brand in our marketplace and found that NewAlliance is very well known by our customers and our communities. Despite the fact that we compete against some of the largest banks in the world right here in our backyard, our research found we are the 4th best recognized bank in Connecticut.

Even more important than being well known, NewAlliance is well regarded for our customer service, problem resolution, great locations, and dedicated involvement in our communities.

Last year the NewAlliance Foundation, formed at the same time as our three-way merger/IPO and funded with \$40 million in NewAlliance stock, distributed \$3.5 million in grants to 354 local organizations in towns and cities where we do business. Many of these grants serve as leverage for organizations to do more and reach further using a variety of funding sources. All the contributions are in one of four target areas: community development, health and human services, youth and education, or the arts. All this good work has gained recognition for the Foundation itself; last year it was named the 2006 Outstanding Corporate Foundation by The Connecticut Association of Fundraising Professionals.



Outside of direct philanthropy, NewAlliance continues to provide direct loans and financings through multiple programs. Our NewAlliance for Neighborhoods program is providing \$27.5 million in funding for low- to moderate-income residents in New Haven. The NewAlliance Community Development Corporation's funding commitment is \$10 million. And in a new program, last year we established the Yale-New Haven Hospital Employee Assisted Housing Program that is assisting hospital employees of modest means to become home owners for the first time.

## Management and Governance

We strive to maintain impeccable corporate governance and sound management practices. This past year two new members were added to the Board of Directors of NewAlliance Bancshares, Inc. and NewAlliance Bank. Douglas K. Anderson is the former President, Chief Operating Officer and a former director of Connecticut Bancshares, Inc., and its subsidiary, Savings Bank of Manchester, both of which we acquired in April 2004. We appreciate not only Doug's financial and banking expertise and management skill but also his long community leadership.

Also joining last year was Carlton L. Highsmith, President and CEO of Specialized Packaging Group Inc. (SPG), a \$130 million consumer products packaging company headquartered in Hamden, Connecticut. SPG is Connecticut's largest minority-owned company as well as the largest minority-owned manufacturer of paperboard packing in North America. Carlton is not only a respected business executive but also an active member of the communities where he



## FOCUS ON TECHNOLOGY:

To better serve our customers, we make smart and timely use of technology throughout our businesses. Last year our web site received over 3 million visits, many of which were customers paying bills or using our free on-line banking product. Security is always of utmost importance, and last year we

made several security enhancements to our web site to help protect against fraud and identity theft. We also added features such as e-alerts that send our customers e-mail notices when transactions occur, as when a check clears.

lives and manages his business, having received numerous awards and recognition for his leadership and generosity.

One of the most important reasons NewAlliance is able to effectively manage through uncertain business cycles is because we have an experienced management team. Last year we asked Executive Vice President Diane Wishnafski to take on oversight of our retail services as well as business banking that she was already so capably leading. Diane joined our predecessor bank, New Haven Savings Bank, in 1985 and has held several positions, all of which she has performed with skill, grace, and results.

## What Lies Ahead

In 2006 the combination of a challenging interest rate environment and aggressive competition put our business model to the test. As we enter 2007, we believe we are well positioned to weather more challenging times because we know who we are and because we are committed to making NewAlliance a high performance and successful organization. Those headwinds I mentioned at the start of this letter are still blowing but we do not let them define who we are. I often tell my colleagues that we are only as good as the sum of our parts and that is how we manage regardless of the external conditions.

Significant consolidation in our industry has changed the ownership of several prominent banking companies in recent years. We are often asked how this may eventually affect NewAlliance. Suffice it to say that we are always mindful of our fiduciary responsibility to our shareholders as we endeavor to build our company.



As I close this letter, I offer a heartfelt thank you to our shareholders for your continued confidence in us; to our customers for your very valued business; to our directors for the guidance you give to me and the leadership you provide to all of NewAlliance; to our communities for your spirit and goodwill; and to the 1,100 NewAlliance employees who are the most extraordinary colleagues with whom I could have ever hoped to work.

Sincerely,



Peyton R. Patterson  
Chairman, President and Chief Executive Officer

## FOCUS ON MANAGEMENT & GOVERNANCE:

Our Board of Directors is dedicated to accountable, transparent, and effective governance practices. We have meticulously crafted governance policies, all of which are available on our web site, and a Governance Committee comprised entirely of independent directors. Last year Institutional Shareholder

Services (ISS) rated our corporate governance as better than 95.5% of the Russell 2000 Index and 96.5% of the companies in the banking industry. Our management team, whose combined experience of working at NewAlliance totals more than seven decades, has worked together continuously since



**Peyton R. Patterson**  
Chairman, President and  
Chief Executive Officer



**Merrill B. Blanksteen**  
Executive Vice President,  
Chief Financial Officer  
and Treasurer



**Gail E. D. Brathwaite**  
Executive Vice President and  
Chief Operating Officer



**Diane L. Wishnafski**  
Executive Vice President,  
Business and Retail Services



**Donald T. Chaffee**  
Executive Vice President and  
Chief Credit Officer



**J. Edward Diamond**  
Executive Vice President,  
Wealth Management



**Koon-Ping Chan**  
Executive Vice President  
and Chief Risk Officer



**Brian S. Arsenault**  
Executive Vice President,  
Investor Relations and  
Corporate Communications;  
Corporate Secretary



**Paul A. McCraven**  
Senior Vice President,  
Community Development  
Banking

prior to our IPO. The men and women who lead our bank also live in the cities and towns where we do business, a fact that we believe makes a difference in what we do every day.



## NewAlliance Bancshares, Inc.

NewAlliance Bancshares, Inc. is the bank holding company of its wholly owned subsidiary, NewAlliance Bank. NewAlliance Bank serves the personal finance, business banking, and wealth management needs of consumers and businesses across Connecticut and western Massachusetts.

At December 31, 2006, NewAlliance Bancshares, the parent company of NewAlliance Bank, had \$7.25 billion in assets and operated 72 banking offices. At the start of 2007, the company completed the acquisition of Westbank Corporation, which had total assets of over \$700 million and 16 banking offices in western Massachusetts and northeastern Connecticut. NewAlliance is the third largest banking institution headquartered in Connecticut and the sixth largest headquartered in New England. NewAlliance is dedicated to providing its customers with the best possible financial advice, products, and services, as well as contributing direct charitable and other support to the communities in which it does business.

To serve our customers' personal financial needs, we offer a complete line of checking and savings accounts, money market and CD offerings, as well as fixed and adjustable rate mortgages, home equity, and other consumer loans. We serve our customers with 88 branches located throughout our marketplace, over 100 ATMs, 24-hour telephone banking support, and our web site that features online bill paying as well as online banking. The experienced bankers of NewAlliance understand how our products and services can help meet our customers' personal financial needs and accomplish their goals.

NewAlliance Bank is also a full-service commercial bank. We offer a variety of commercial banking and account management options, financial advice and lending, small business and corporate checking and savings accounts, flexible cash management tools including sweep accounts, commercial real estate lending, online business banking, and merchant services. NewAlliance supports its business customers with local and personal service, including local loan decisions made by business bankers who know an applicant's business, understand its importance to the community, and care about the vitality of the local economy.

In the area of investment services, NewAlliance Investments, Inc., member NASD, SIPC, a wholly owned subsidiary of NewAlliance Bankshares, Inc., offers investment and insurance products to individuals and businesses, including corporate retirement plans, such as employee profit-sharing and 401(k) plans, as well as personal investment accounts. Our products and services include stocks, bonds, mutual funds, variable annuities, and 529 Plans for college funding, as well as estate and retirement planning, life insurance, fixed annuities, disability income and overhead insurance, and Medicare supplemental policies. Trust Company of Connecticut, a Division of NewAlliance Bank, provides trust, investment management, and other fiduciary services to both individuals and institutions.

For 163 years, NewAlliance has been an involved, active, and generous member of the community. The NewAlliance Bank Foundation, The NewAlliance Bank Community Development Corporation is a wholly owned for-profit subsidiary of the Bank that invests in community projects through equity, debt, and mezzanine financing, as well as providing access to technical assistance. NewAlliance for Neighborhoods is known for its affordable loans for affordable housing. With assets of more than \$200 million at the end of 2006, the NewAlliance Foundation provides grants to organizations in communities served by the Bank that support programs in the arts, community development, health and human services, and youth and education.

## Consolidated Balance Sheets

Balance Sheet	December 31, 2006	December 31, 2005
<b>Assets</b>		
Cash and due from banks, non-interest bearing	\$ 127,218	\$ 127,200
Short-term investments	23,077	46,497
Investment securities available for sale	2,172,864	2,363,471
Investment securities held to maturity	307,447	91,734
Loans held for sale	1,528	1,222
<b>Loans</b>		
Residential real estate	1,024,648	1,650,527
Commercial real estate	960,624	783,832
Commercial business	350,807	314,562
Consumer	587,097	543,035
<b>Total loans</b>	<b>3,923,176</b>	<b>3,292,956</b>
Less: Allowance for loan losses	(37,408)	(35,852)
<b>Total loans, net</b>	<b>3,885,768</b>	<b>3,257,104</b>
Premises and equipment, net	52,479	50,699
Cash surrender value of bank-owned life insurance	16,194	57,825
Goodwill	454,233	425,001
Identifiable intangible assets	49,403	52,016
Other assets	152,030	105,203
<b>Total assets</b>	<b>\$ 7,247,696</b>	<b>\$ 6,561,402</b>
<b>Liabilities and shareholders' equity</b>		
<b>Deposits</b>		
Savings	\$ 774,457	\$ 781,346
Money market	509,940	554,079
NOW	384,249	342,268
Demand	466,554	486,528
Time	1,757,467	1,633,891
<b>Total deposits</b>	<b>3,900,667</b>	<b>3,798,112</b>
<b>Borrowings</b>		
Federal Home Loan Bank advances	1,721,886	1,191,280
Repurchase agreements	72,777	179,970
Junior subordinated debentures	7,609	7,809
Other borrowings	1,592	1,716
<b>Other liabilities</b>	<b>80,860</b>	<b>71,627</b>
<b>Total liabilities</b>	<b>5,885,691</b>	<b>5,250,804</b>
<b>Shareholders' equity</b>	<b>1,362,005</b>	<b>1,310,598</b>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 7,247,696</b>	<b>\$ 6,561,402</b>



## Consolidated Statements of Income

	Three Months Ended December 31		Year Ended December 31	
	2006	2005	2006	2005
(Dollars in thousands, except share data)				
Interest and dividend income	\$ 87,062	\$ 72,310	\$ 335,032	\$ 276,570
Interest expense	47,245	29,842	161,435	100,461
Net interest income before provision for loan losses	39,817	42,468	169,587	176,109
Provision for loan losses	300	=	300	400
Net interest income after provision for loan losses	39,517	42,468	169,087	175,709
<b>Non-Interest income</b>				
Depositor service charges	6,370	5,937	25,074	22,627
Loan and servicing income	393	823	2,907	5,053
Trust fees	1,305	1,720	6,434	4,753
Investment and insurance fees	1,231	1,194	5,375	6,117
Bank-owned life insurance	1,453	610	4,014	2,456
Rent	900	800	3,422	3,210
Net (loss) gain on securities & limited partnerships	(13)	13	2,032	40
Net gain on sale of loans	292	100	1,164	297
Other	431	891	1,399	5,106
<b>Total non-interest income</b>	<b>12,567</b>	<b>12,088</b>	<b>51,607</b>	<b>45,524</b>
<b>Non-Interest expense</b>				
Salaries and employee benefits	19,249	20,271	72,060	72,837
Occupancy	3,424	3,340	13,927	12,340
Furniture and fixtures	1,605	1,543	6,455	6,363
Outside services	1,960	4,622	17,164	13,743
Advertising, public relations, and sponsorships	1,362	1,303	5,056	4,534
Amortization of identifiable intangible assets	2,266	2,291	9,307	10,699
Conversion and merger related charges	723	922	3,339	2,156
Other	3,277	3,606	13,046	13,313
<b>Total non-interest expense</b>	<b>35,852</b>	<b>37,000</b>	<b>125,106</b>	<b>125,240</b>
Income before income taxes	16,036	17,647	44,606	49,993
Income tax provision	5,227	5,996	23,769	27,934
<b>Net income</b>	<b>\$ 10,809</b>	<b>\$ 11,651</b>	<b>\$ 20,837</b>	<b>\$ 22,059</b>
Basic and diluted earnings per share	\$ 0.11	\$ 0.12	\$ 0.49	\$ 0.50
Basic weighted average shares outstanding	99,789,312	100,220,452	99,915,063	105,109,615
Diluted weighted average shares outstanding	100,302,135	101,050,165	100,434,069	105,516,750

## Selected Financial Highlights

Balance Sheet Items, except where noted	Year ended December 31	
	2006	2005
Net interest income	\$ 169,831	\$ 176,109
Net income	43,837	52,599
Shares outstanding (end of period)	109,554,826	108,823,607
Shareholders' equity (end of period)	\$ 1,362,305	\$ 1,310,868
Book value per share (end of period)	12.43	12.05
Tangible book value per share (end of period)	7.84	7.66
<b>Ratio &amp; other information</b>		
Net interest margin (net interest income as a % of average earning assets)	2.72%	3.05%
Net interest spread (yield on earning assets minus yield on interest-bearing liabilities)	2.15	2.59
Return on average assets	0.70	0.81
Return on average equity	3.65	4.76
<b>At period end:</b>		
Tier 1 leverage capital ratio	13.20	14.31
Tangible equity/tangible assets	12.73	13.68
Total risk-based capital ratio	23.67	26.02
Non performing loans	\$ 12,468	\$ 7,891
Total non-performing assets	12,468	7,891
Non performing loans as a % of total loans	0.38%	0.28%
Non performing assets as a % of total assets	0.17	0.11
Banking offices	72	65

## Shareholder Information

### Annual Meeting

The Annual Meeting of the Shareholders of NewAlliance Bancshares, Inc. will be held at 10:00 a.m. on Tuesday, April 24, 2007, at the Chevrolet Theatre, 95 South Turnpike Road in Wallingford, Connecticut.

### Corporate Headquarters

195 Church Street  
New Haven, CT 06510  
203-789-2767  
800-892-2096

### Investor Relations Contacts

Analyst and Investor Inquiries:  
Brian S. Arsenault, Executive Vice President  
203-789-2733

Shareholder Inquiries:  
Judith E. Falango, Vice President  
203-789-2814  
800-892-2096  
[investorrelations@newalliancebank.com](mailto:investorrelations@newalliancebank.com)

### Transfer Agent and Registrar

If you want to transfer your stock, change ownership, or change your address, or if you have lost your stock certificates please contact:  
American Stock Transfer & Trust Co.  
Shareholder Services  
59 Maiden Lane – Lobby Level  
New York, NY 10038  
800-937-5449  
[info@amstock.com](mailto:info@amstock.com)

### Independent Certified Public Accountants

PricewaterhouseCoopers LLP  
106 Pearl Street  
Hartford, CT 06103

### Research Coverage

CL King & Associates  
Cohen & Company  
FIG Partners, LLC  
Friedman, Billings, Ramsey & Co.  
Keefe Bruyette & Woods Inc.  
RBC Capital Markets  
Ryan Beck & Co.  
Sidoti & Company, LLC  
Sterne, Agee & Leach, Inc.

### Stock Trading Information

NewAlliance Bancshares, Inc. is traded on the New York Stock Exchange under the symbol NAL. NAL's specialist firm is LaBranche & Co. Inc.

### Additional Information

Annual Report on Form 10-K can be obtained from [www.newalliancebank.com](http://www.newalliancebank.com) or will be furnished upon written request without charge to persons who are beneficial owners of securities of the Company as of the record date for the Annual Meeting of Stockholders.

Please direct requests to:  
Judith E. Falango  
Vice President  
NewAlliance Bank  
195 Church Street  
New Haven, CT 06510  
203-789-2814  
800-892-2096  
[investorrelations@newalliancebank.com](mailto:investorrelations@newalliancebank.com)

### Web Site

For your convenience, the financial data contained in this annual report and subsequent quarterly performance information as well as the Company's Annual Report on Form 10-K can be obtained at [www.newalliancebank.com](http://www.newalliancebank.com).



## NewAlliance Bancshares

[www.newalliancebank.com](http://www.newalliancebank.com)

NewAlliance Bank  
195 Church Street  
New Haven, CT 06510  
800 892 2096

Member FDIC  
Equal Housing Lender  
NewAlliance Bancshares, Inc.  
Equal Opportunity Employer

*END*